

Empowering African Communities Through Financial Inclusion

CrossBorderAfrica

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SwiftCash Background In Africa, many people struggle to access financial services and make cross-border payments due to a lack of

infrastructure and limited options. This can make it difficult for individuals and businesses to send and receive money, hindering economic growth and development in the region.

Users usually have a hard time transferring money from one African country to another due to the high cost of

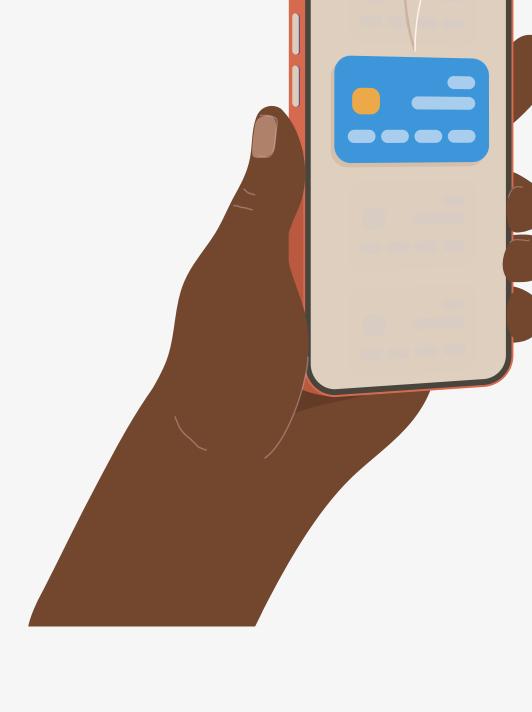
The Problem

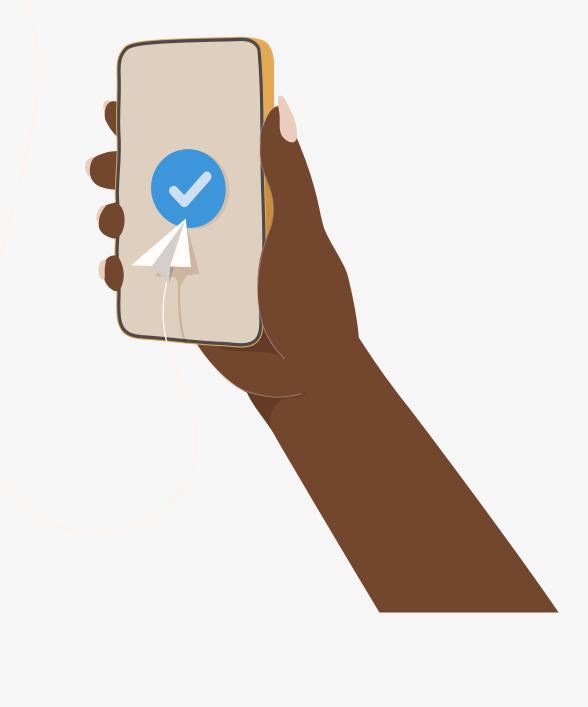
traditional means of cross border money transfer services.

1. Define the problem and objectives

- 2. Conduct user research
- 3. Define the user flow
- 4. Create wireframes and prototypes
- 5. Test the app

Project duration 2 months





My UX Design Process



Business



User **User Interviews** Surveys

Stakeholder Interviews

Competitive Analysis

Personas Ideating Design Solutions Research

Building low-fidelity prototypes

Design

Wireframing

Plan Conduct

Test

Report Optimize

Create high-fidelity

Deliver

prototypes Create mockups Documentation Q&A Feedback

1. Determine the needs and pain points of people who regularly send or receive money from other African countries.

Research goals

cons.

2. Understand the current methods and services that people use for international money transfers and their pros and

- 3. Identify potential barriers to adoption and usage of the product, and potential solutions to overcome these barriers. 4. Evaluate the user experience of the product and gather feedback for potential improvements.
- Target participant characteristics
- 1. Regularly send or receive money from other African countries.

- 3. Willing and able to provide candid feedback about their experiences with international money transfer. 4. Open to trying new products and services for international money transfer.
- 2. Have experience with different methods of international money transfer, including traditional methods (e.g. banks, money transfer companies) and digital methods (e.g. mobile money, online platforms).
- 5. Represent a diverse range of demographics and backgrounds (e.g. age, gender, occupation, location).
- Interview questions
- 1. How often do you send or receive money from other African countries? 2. What do you currently use to transfer money internationally?

3. What do you like and dislike about your current method of international money transfer?

- so, what were they and how did you overcome them? 5. How likely are you to use a product that allows you to easily and securely transfer money to other African countries? Why?
- countries?

6. What features or functionality would you like to see in a product that allows you to transfer money to other African

4. Have you ever faced any challenges or obstacles when sending or receiving money from other African countries? If

Says Lack of trust and confidence in Thinks Wants a fast and reliable way

the security of online money transfer products

User Personas

Does

and confusing processes for international money transfer

Difficulty navigating complex

Wants a fast and reliable way

to transfer money

Comparing different options for international money transfer

Transferring money to other

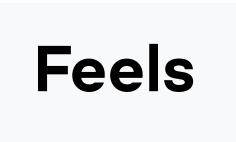
African countries using the

product

Researching the safety and

reliability of the product

User Personas



Frustration with current

methods of international money

Excitement about the potential

convenience and benefits of the

Concerns about security and

Interest in lower fees and better

to transfer money

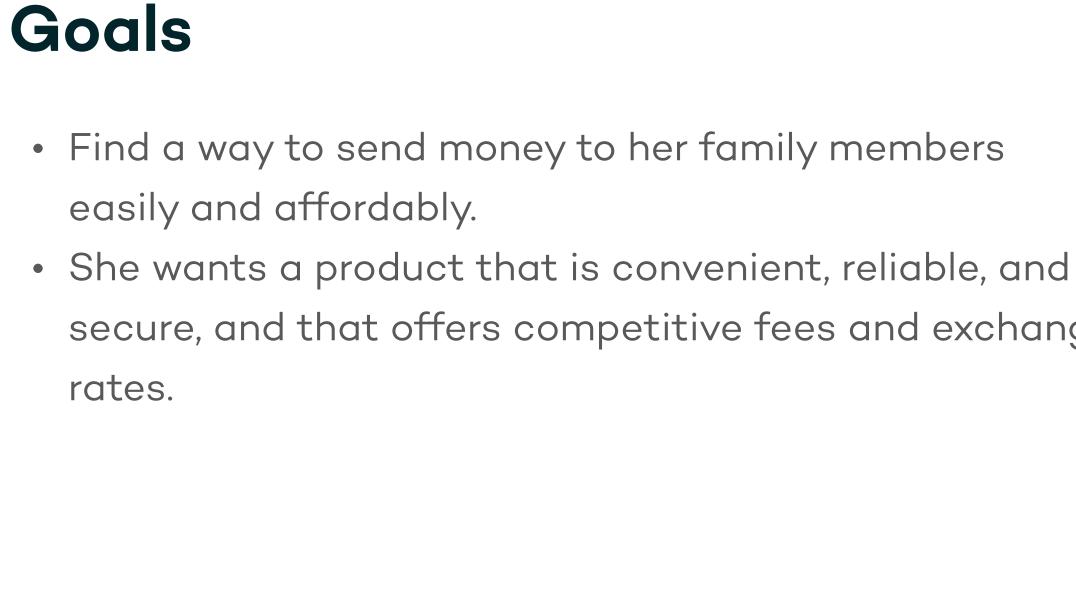
exchange rates

fraud

Anxiety about the safety of their money

transfer

product



Tariro

other African countries at a lower cost.

Sarah

 Concerned about the safety and security of online secure, and that offers competitive fees and exchange money transfer products. Finds it difficult to compare and choose the best option for her needs.

Sarah is a 25-year-old student living in Lagos, Nigeria. She has family members who

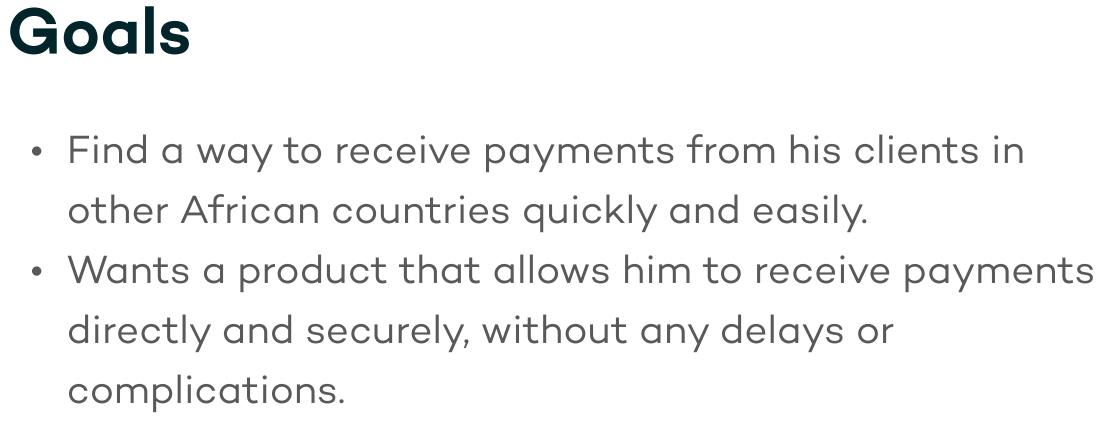
the fees and exchange rates to be expensive and not very transparent. She would be

interested in using a product that allows her to easily and securely transfer money to

live in Ghana and Senegal, and she regularly sends them money to help with their

expenses. She currently uses a traditional money transfer company, but she finds

Frustrations



- directly and securely, without any delays or Also wants a product that offers competitive fees and exchange rates.
- Competitive audit

and securely, without any delays or complications.

Tariro is a 28-year-old freelancer in Harare, Zimbabwe. He works as a graphic

Frustrations

designer and frequently receives payments from clients in other African countries. He would like to find a way to receive payments more quickly and efficiently, without having to wait for long clearance periods or deal with complex bank procedures. He would be interested in using a product that allows him to receive payments directly

Frustrated with the high fees and poor exchange rates

of traditional money transfer companies.

Locations

 Finds it difficult to compare different options and determine the best one for his needs.

Appearance

receiving payments through a bank.

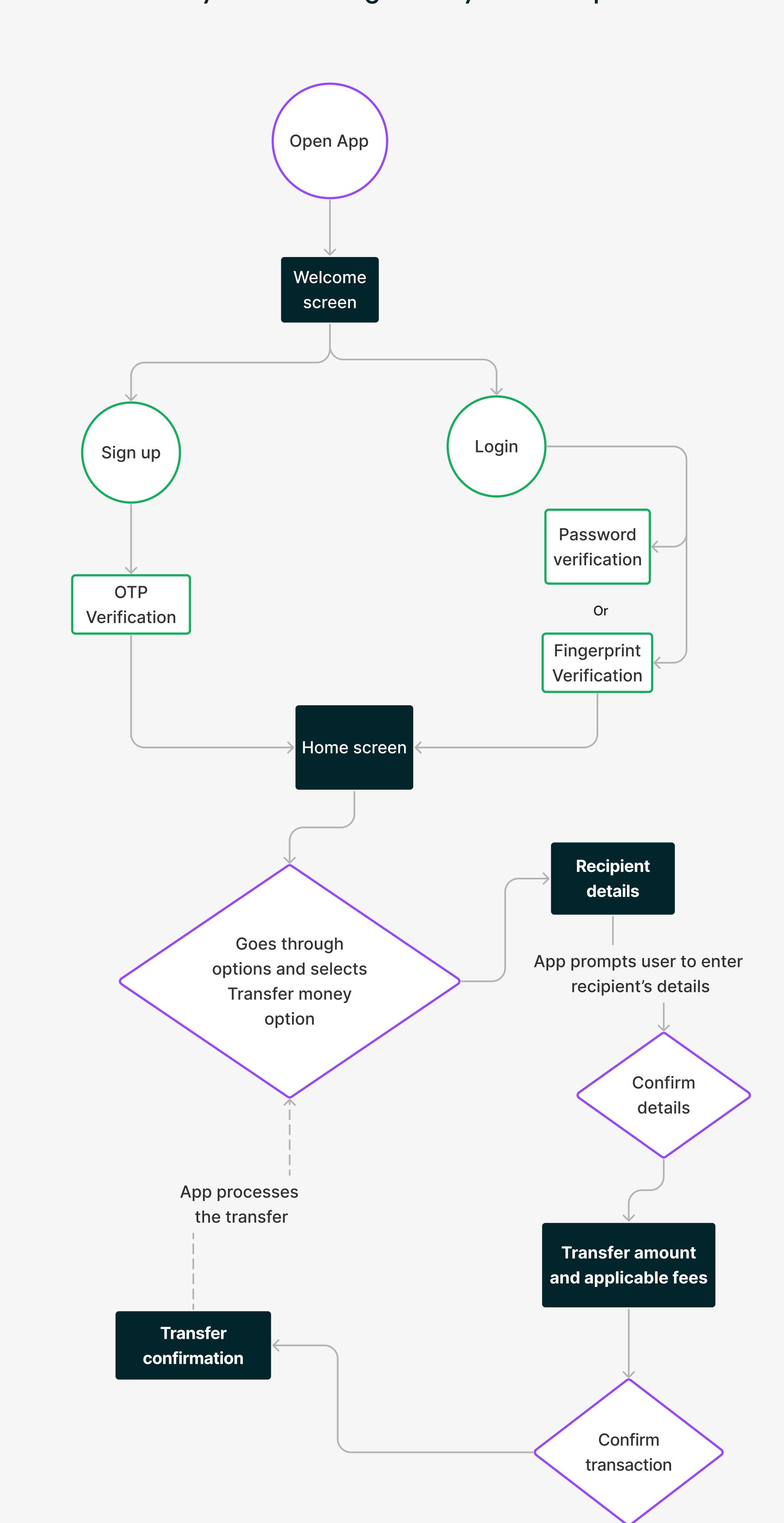
Frustrated with the slow and complex process of

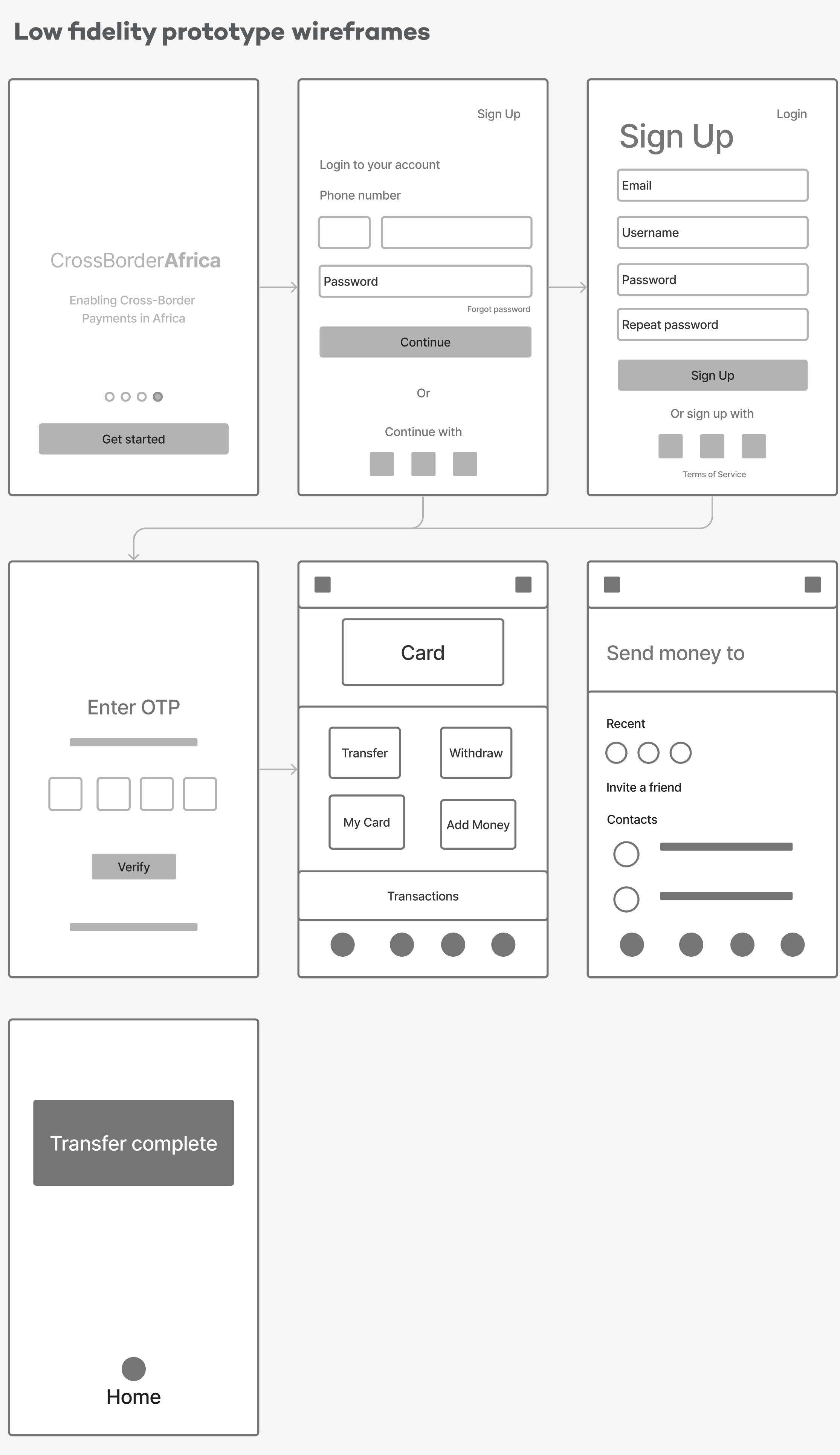
Competitor URL Competitor list https://kuda.com/ Africa • Open a bank account for free Kuda

| Kuda | https://kuda.com/ | Africa | Open a bank account for free | Visually appealing |
|----------|-----------------------|------------|---|---|
| | | | in minutes | Fully responsive |
| | | | Send money for free up to 25 times every month, | Clear branding |
| | | | and get free debit and credit alerts | Animations added to |
| | | | Create a virtual Visa card to pay | enhance the mobile |
| | | | online | experience |
| | | | Create a Kuda Username to make unlimited free | |
| | | | transfers within the Kuda community without an | |
| | | | account number | |
| Paystack | https://paystack.com/ | Africa and | Request payments from customers and get paid | Visually appealing |
| | | Worldwide | internationally with payment methods like, cards, | Fully responsive |
| | | | bank accounts, USSD and mobile money | Clear branding |
| | | | Get notified when you receive payment | |
| | | | Search and browse transactions and payment | |
| | | | requests | |
| | | | Log in easily with biometric authentication | |
| | | | | |

Features

User Flow: Successfully transferring money to a recipient





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